



28-November-2018

Patient Name  
Address  
City, State Zip code

Dear [Mr./Ms. Last Name]:

Baylor Scott & White Medical Center – Frisco (BSWF) is committed to protecting your personal and medical information. BSWF is sending you this letter to inform you that portions of your personal information may have been the subject of a security incident. We want to alert you to the incident, the type(s) of information that may have been included and the actions that BSWF has taken to rectify this matter.

On September 29, 2018, BSWF discovered an issue with a third-party vendor credit card processing system (“system”). We notified the credit card processing vendor immediately and terminated credit card processing through them. The vendor’s investigation determined their system was subject to an inappropriate computer intrusion between September 22, 2018 and September 29, 2018.

You are receiving this letter from BSWF because you were identified as a patient or a patient’s guarantor whose information was included on this system. A guarantor is someone that pays for or provides health care insurance for themselves, another person, or a family member. The information that was included on the system and which may have been accessed included your first and last name, mailing address, telephone number, date of birth, medical record number, date of service, insurance provider information, account number, last 4 digits of the credit card used for payment, the CCV number of the credit card, type of credit card, date of recurring payment, account balance, invoice number, and status of transaction. Please be assured that BSWF has confirmed your social security number was not included in the information on the system. To date, we have no indication that any of the information has been further disclosed or used by any other unauthorized individuals or entities.

It is important to note that BSWF’s information systems were not affected and medical information was not compromised.

As a precautionary measure, we recommend you closely monitor your financial accounts and, if you identify any unauthorized activity, contact your financial institution. As an added precaution we have

arranged TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies to provide you with one year of credit monitoring services, free of charge. To enroll in this service, go to the myTrueIdentity website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

You can sign up for the online credit monitoring service anytime between now and **March 31, 2019**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, Experian, or Equifax, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, Experian and Equifax including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code **697965** to speak to a TransUnion representative about your identity theft issue.

**Special note for minors affected by this incident:** The same services referred to above may not be available to affected minors. As an alternative, if you are a parent or legal guardian, you can check to see if your child may be a victim of identity theft by using TransUnion's secure online Child Identity Theft Inquiry form at [www.transunion.com/childidentitytheft](http://www.transunion.com/childidentitytheft) to submit your information. TransUnion will then investigate the existence of a potential credit file with your child's Social Security Number. After the search is complete, TransUnion will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity. The more promptly you respond to this request, the more quickly TransUnion can take action on your family's behalf.

We take safeguarding patient information seriously and have conducted an internal investigation related to this incident. Necessary corrective actions have been taken to safeguard against similar incidents in the future, and we are taking steps to re-evaluate the security of our vendors to further protect our patient's information, including guarantor information. Please be assured that BSWF is committed to providing high quality care and we value the trust you place in us.

We deeply regret any inconvenience this may cause you. If you have additional questions, please contact 1-833-836-9900 from 7:00 am to 6:00 pm CST during Monday – Friday, excluding holidays.

Sincerely,

Trevor Castaneda  
Chief Executive Officer

## **Information about Identity Theft Prevention**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**Maryland Office of the Attorney General, Consumer Protection Division**  
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office.

**North Carolina Attorney General's Office, Consumer Protection Division**  
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

**The next 2 paragraphs are regarding incidents involving personal health information. Disregard if not applicable to your situation.**

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the web site of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud

alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, [www.equifax.com](http://www.equifax.com)  
Experian: 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: 1-800-680-7289, [fraud.transunion.com](http://fraud.transunion.com)

**Credit Freezes (for Non-Massachusetts Residents):** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian: P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, [freeze.transunion.com](http://freeze.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**Credit Freezes (for Massachusetts Residents):** Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

Equifax: P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian: P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, [freeze.transunion.com](http://freeze.transunion.com)

*Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company.

## FREQUENTLY ASKED QUESTIONS (FAQs)

- What can an individual do to protect themselves from fraud?** As a precautionary measure, you may want to consider setting a "Fraud Alert" on your credit reports and then regularly review those reports for suspicious activity. In some states, residents can place a security freeze on their credit report.
- How do I place a "Fraud Alert" on my credit report?** You may choose to place a "Fraud Alert" on your credit file with the three major credit bureaus by calling **1-800-525-6285**. You will be prompted by the Equifax voice system to complete the "Fraud Alert" application. This process is fast, easy and free. All three major credit reporting agencies (Equifax, Experian, and Trans Union) will be immediately notified.
- Do I have to pay for copies of my credit report if I place a "Fraud Alert" on my accounts?** No. If you believe you may have been affected by a fraudulent activity and you place a "Fraud Alert" on your accounts, we have been told that you will receive a copy of your credit report at no charge. The fraud alert only lasts 90 days. So mark your calendar and renew the fraud alert each 90 days for at least a year. There is no cost for establishing fraud alerts.
- Will I have any problems with my credit if I file a "Fraud Alert"?** Putting a "Fraud Alert" on your account will not harm your credit, however it may delay any online ordering or other transactions involving a credit card. You may be asked to provide other personal information to confirm your identity.
- What do I look for when reviewing my Credit Report?** While reviewing your credit report, you should look for accounts you did not open and for inquiries from creditors that you did not initiate. Check the accuracy of personal information such as home address and Social Security Number (SSN). If you see anything you do not understand, call the credit agency using the telephone number on the report.
- If you find suspicious activity on your credit reports, you may want to contact your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report; creditors may need copies of the report to clear up your records.
- Even if you find no signs of fraud on your reports, we recommend checking your credit report every three months for the next year.
- How do I place a "Security Freeze" on my credit report?** A freeze enables you to curtail access to your credit reports. When an imposter attempts to obtain credit or a wireless phone account in your name, the credit issuer will attempt to check your credit. The credit issuer will receive a statement to this effect: "not accessible." And it will then reject the application for credit.
- For additional information and a detailed list of states with security freeze laws on the books, visit the Consumers Union site. It provides implementation dates, cost, who can establish freezes (all consumers or just identity theft victims), and links to instructions on how to place a security freeze:  
[www.consumersunion.org/campaigns//learn\\_more/003484indiv.html](http://www.consumersunion.org/campaigns//learn_more/003484indiv.html).



## *myTrueIdentity*

**Step-by-Step Instructions  
for New Members**

([www.mytrueidentity.com](http://www.mytrueidentity.com))



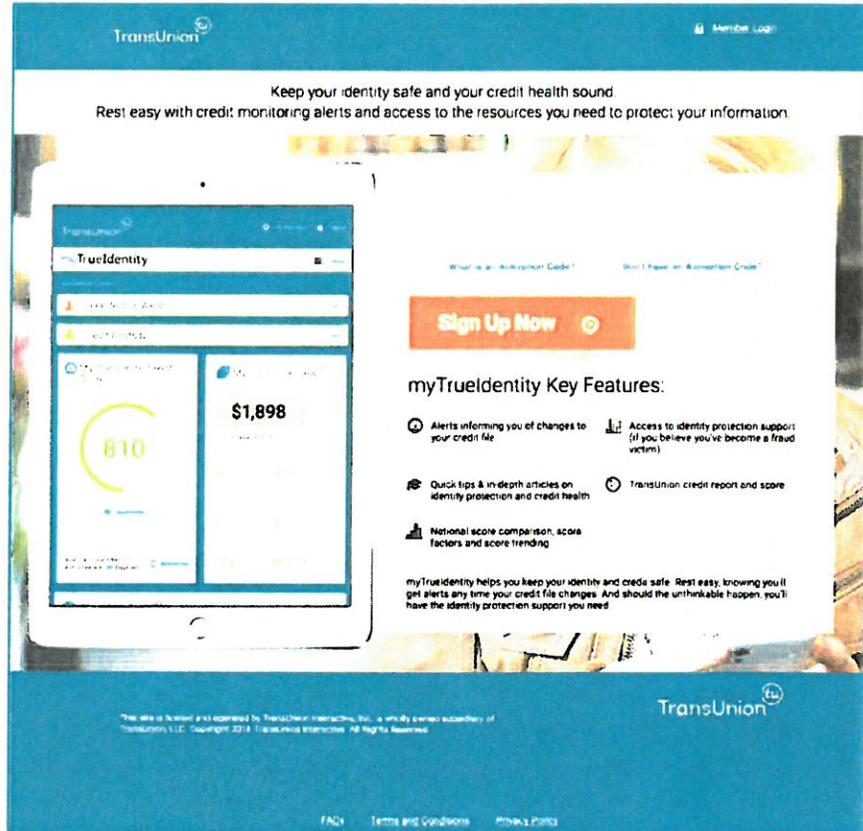


# myTrueIdentity Enrollment Step-by-Step Guide

## SIGN UP

Navigate to [www.mytrueidentity.com](http://www.mytrueidentity.com) and enter your 12-letter Activation Code, which was provided in your notification.

Click <<"Sign Up Now">>





# myTrueIdentity Enrollment Step-by-Step Guide

## STEP 1: CREATE YOUR ACCOUNT

Create a Username, (5 or more characters, no spaces)

Create a Password, (8 or more characters, letters and numbers, no spaces)

Enter your First Name, Middle Name (if you have one), and Last Name

Choose a Secret Question;  
Provide your Secret Answer

Enter your email address and phone number

Click <<"Continue to Step 2">>

TransUnion Member Login

It's your credit information. See it today for FREE.

Step 1 Create your account Step 2 More about you Step 3 Verify your identity

### myTrueIdentity

\* Fees are required (except where noted)

TransUnion Credit Score

832 B

Where You Stand

37%	Very Good (800-850)
12%	Good (700-799)
10%	Fair (600-699)

832

Detect Fraud. Monitor your credit information. Learn how you can protect your identity and credit health.

Continue to Step 2

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# myTrueIdentity Enrollment Step-by-Step Guide

## STEP 2: MORE ABOUT YOU

Enter your date of birth and current mailing address

If you have not lived at your address for more than 6 months, also input your previous address

Enter the last 4 digits of your Social Security Number

Read Terms and Conditions

Click <<"I Accept & Continue to Step 3">>

The screenshot shows the 'Step 2: More about you' page of the TransUnion myTrueIdentity enrollment process. At the top, there is a progress bar with three steps: 'Step 1: create your account', 'Step 2: More about you' (highlighted in yellow), and 'Step 3: verify your identity'. Below the progress bar, the page title reads 'Please tell us just a little more to complete the process.' The main content area includes a 'Date of Birth (MM/DD/YYYY)' field, a 'Have you lived here for more than six months?' question with 'Yes' and 'No' radio buttons, and a 'Last four digits of Social Security Number' field with a lock icon. A large orange button at the bottom says 'I Accept & Continue to Step 3'. On the right side, there is a vertical list of icons for 'Email', 'Phone', 'Text', and 'SMS'. A 'Member Login' link is in the top right corner. At the bottom, there is a 'TransUnion Secure Server' lock icon and a footer with the TransUnion logo and a small disclaimer: 'This site is hosted and operated by TransUnion Interactive, Inc., a wholly owned subsidiary of TransUnion, LLC. Copyright 2016, TransUnion Interactive. All Rights Reserved.' Navigation links for 'FAQs', 'Terms and Conditions', and 'Privacy Policy' are at the very bottom.



## myTrueIdentity Enrollment Step-by-Step Guide

### STEP 3: VERIFY YOUR IDENTITY

A series of questions will be asked to ensure you are really you. Please answer the question by clicking on the appropriate circle.

Click <<“Verify My Identity”>>

TransUnion

For your protection, we need to make sure you are really **Kirsten**. Please verify your identity by answering a few questions only you would know.

Step 1 Create your account Step 2 Mine about you Step 3 Verify your identity

What state was your social security number issued (this could be the state in which you were born or had your first job)?

- New Mexico
- California
- Louisiana
- North Carolina
- None of the above

What is the monthly payment of your most recent auto loan or lease?

- \$400 \$499
- \$500 \$599
- \$600 \$699
- \$700 \$799
- None of the above

What is the monthly payment on your student loan?

- \$300 \$349
- \$400 \$449
- \$200 \$249
- \$350 \$399
- None of the above

**Verify My Identity**

TransUnion Secure Server

TransUnion

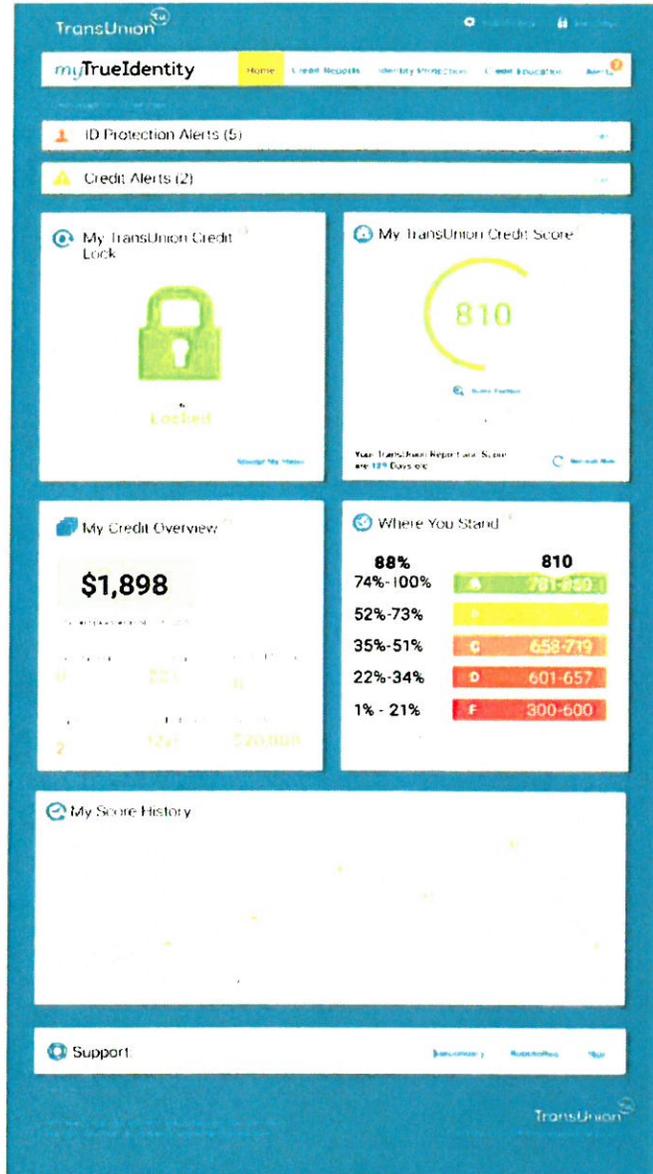
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## myTrueIdentity Enrollment Step-by-Step Guide

### WELCOME TO myTrueIdentity

Upon successful completion of the three steps, you will be brought to the myTrueIdentity dashboard "Home" page where you can access all of the benefits that were provided to you.



**Need help? Having problems? Have a question?**

If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607 Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.



## myTrueIdentity Enrollment Step-by-Step Guide

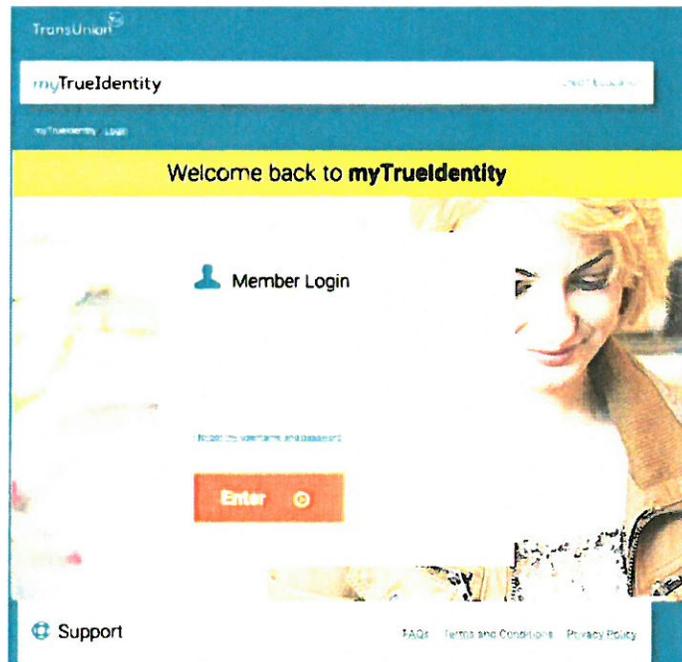
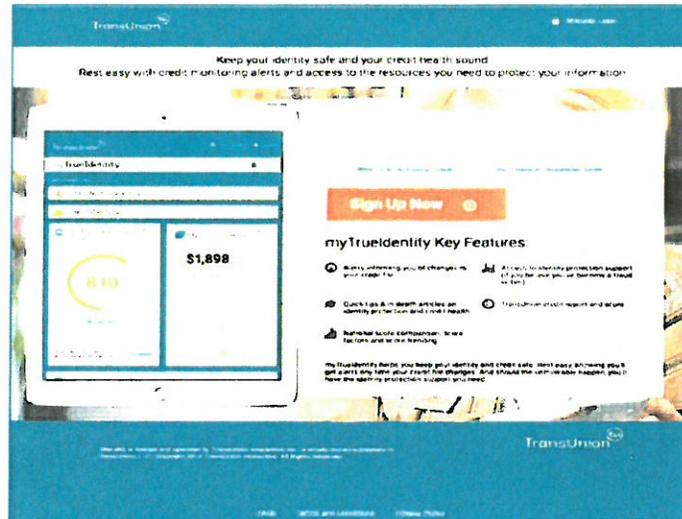
### MEMBER LOGIN

When returning to [mytrueidentity.com](http://mytrueidentity.com), click on the "Member Login" link located in the upper right corner.

Enter the Username and Password you created.

Click <<"Enter">>

If you have forgotten your username or password, please click on the "I forgot my username and password" link and complete the information requested. You will be asked to change your login information before accessing your account.



***Need help? Having problems? Have a question?***

*If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607 Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.*

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Thank you.

